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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**

In re: BERKTOLD, HEIDI M

§ Case No. 15-13451-ABG

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on April 15, 2015. The undersigned trustee was appointed on April 15, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 20,279.71

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>9.21</u>
Bank service fees	<u>313.29</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 19,957.21</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/08/2015 and the deadline for filing governmental claims was 10/12/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,777.97. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,777.97, for a total compensation of \$2,777.97.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/17/2016 By: /s/ILENE F. GOLDSTEIN

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 15-13451-ABG  
**Case Name:** BERKTOLD, HEIDI M

**Trustee:** (330290) ILENE F. GOLDSTEIN  
**Filed (f) or Converted (c):** 04/15/15 (f)  
**§341(a) Meeting Date:** 05/07/15  
**Claims Bar Date:** 09/08/15

**Period Ending:** 06/17/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Cash on Hand Imported from original petition Doc# 1	100.00	0.00		0.00	FA
2 Checking Account at US Bank Imported from original petition Doc# 1	250.00	0.00		0.00	FA
3 Basic Used Household Furnishings Imported from original petition Doc# 1	750.00	0.00		0.00	FA
4 Basic Used Wearing Apparel Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
5 CDW retirement plan Imported from original petition Doc# 1	15,000.00	0.00		0.00	FA
6 CDW Stock - 547 shares at \$34.26 / share on Imported from original petition Doc# 1	18,865.00	18,865.00		20,279.71	FA
7 2014 Tax Refund Imported from original petition Doc# 1	3,443.00	543.00		0.00	FA
8 2012 Toyota Camry SEL in good condition with Imported from original petition Doc# 1	12,200.00	0.00		0.00	FA
<b>8 Assets Totals (Excluding unknown values)</b>	<b>\$51,608.00</b>	<b>\$19,408.00</b>		<b>\$20,279.71</b>	<b>\$0.00</b>

#### Major Activities Affecting Case Closing:

STATUS: THE TRUSTEE HAD STOCK LIQUIDATED. THE TRUSTEE HAS RECEIVED FUNDS BUT COULD NOT FILE TAX RETURNS ON AN INDIVIDUAL FOR 2015 UNTIL 2016 WHEN THE TAX RATES HAVE BEEN SET FOR INDIVIDUALS AND TAX FORMS FOR 2015 ARE AVAILABLE. THE TRUSTEE IS NOW FILING HER FINAL TAX RETURNS AND CLOSING THE ESTATE.

**Initial Projected Date Of Final Report (TFR):** December 31, 2016

**Current Projected Date Of Final Report (TFR):** December 31, 2016

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 15-13451-ABG  
**Case Name:** BERKTOLD, HEIDI M

**Trustee:** ILENE F. GOLDSTEIN (330290)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*5966 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*7915  
**Period Ending:** 06/17/16

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/06/15	{6}	Fidelity Brokerage Services, LLC	Sale of personal property	1129-000	20,279.71		20,279.71
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		22.36	20,257.35
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.16	20,229.19
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		31.03	20,198.16
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		29.05	20,169.11
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.04	20,141.07
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		31.86	20,109.21
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		27.88	20,081.33
02/22/16	101	Arthur B. Levine Company	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/22/2016 FOR CASE #15-13451	2300-000		9.21	20,072.12
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		27.84	20,044.28
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		31.63	20,012.65
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		27.74	19,984.91
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		27.70	19,957.21

<b>ACCOUNT TOTALS</b>	<b>20,279.71</b>	<b>322.50</b>	<b>\$19,957.21</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>20,279.71</b>	<b>322.50</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$20,279.71</b>	<b>\$322.50</b>	

Net Receipts :	20,279.71
Net Estate :	\$20,279.71

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****5966	20,279.71	322.50	19,957.21
	<b>\$20,279.71</b>	<b>\$322.50</b>	<b>\$19,957.21</b>

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** September 8, 2015

**Case Number:** 15-13451-ABG  
**Debtor Name:** BERKTOLD, HEIDI M

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**Date:** June 17, 2016  
**Time:** 09:23:18 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	ILENE F. GOLDSTEIN 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$2,777.97	\$0.00	2,777.97
200	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$4,095.00	\$0.00	4,095.00
200	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$30.22	\$0.00	30.22
200	Jodi E. Gimbel,P.C. 5 Revere Drive Suite 350 Northbrook, IL 60062	Admin Ch. 7		\$518.00	\$0.00	518.00
200	Jodi E. Gimbel,P.C. 5 Revere Drive Suite 350 Northbrook, IL 60062	Admin Ch. 7		\$86.00	\$0.00	86.00
1 610	Cavalry Spv I, LLC Assignee of Capital One, N.A.,Bass & Associates, P.C.,3936 E. Ft. Lowell Road Tucson, AZ 85712	Unsecured	History: Details1-107/27/2015Claim #1 filed by Cavalry Spv I, LLC, Amount claimed: \$20027.23 (Torres, Rita ) -----* * *	\$20,027.23	\$0.00	20,027.23
2 610	Portfolio Recovery Associates, LLC successor to U.S. Bank National Associat (US BANK),POB 41067 Norfolk, VA 23541	Unsecured	History: Details2-109/08/2015Claim #2 filed by Portfolio Recovery Associates, LLC, Amount claimed: \$7224.40 (Backus, Emily ) -----* * *	\$7,224.40	\$0.00	7,224.40
<< Totals >>				34,758.82	0.00	34,758.82

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-13451-ABG

Case Name: BERKTOLD, HEIDI M

Trustee Name: ILENE F. GOLDSTEIN

**Balance on hand:** \$ 19,957.21

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 19,957.21

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - ILENE F. GOLDSTEIN	2,777.97	0.00	2,777.97
Attorney for Trustee, Fees - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	4,095.00	0.00	4,095.00
Attorney for Trustee, Expenses - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	30.22	0.00	30.22
Accountant for Trustee, Fees - Jodi E. Gimbel,P.C.	518.00	0.00	518.00
Accountant for Trustee, Expenses - Jodi E. Gimbel,P.C.	86.00	0.00	86.00

Total to be paid for chapter 7 administration expenses: \$ 7,507.19

Remaining balance: \$ 12,450.02

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 12,450.02

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 12,450.02

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 27,251.63 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 45.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry Spv I, LLC	20,027.23	0.00	9,149.52
2	Portfolio Recovery Associates, LLC	7,224.40	0.00	3,300.50

Total to be paid for timely general unsecured claims: \$ 12,450.02

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00